

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROBERT GAYTAN

Debtor(s)

Case No. 08-29368

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2008.
- 2) The plan was confirmed on 12/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/31/2008, 02/10/2010, 03/06/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/30/2009, 11/18/2009, 01/09/2013.
- 5) The case was completed on 10/28/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,450.00.
- 10) Amount of unsecured claims discharged without payment: \$29,767.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,140.62
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$46,140.62

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,693.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,467.90

Attorney fees paid and disclosed by debtor: \$726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACTION CARD	Unsecured	752.02	NA	NA	0.00	0.00
ACTION CARD	Unsecured	893.03	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	7,985.00	6,097.16	6,097.16	6,097.16	0.00
AT & T BANKRUPTCY	Unsecured	90.00	NA	NA	0.00	0.00
AT&T	Unsecured	187.46	NA	NA	0.00	0.00
AT&T	Unsecured	84.30	NA	NA	0.00	0.00
CREDIT MGMT CONTROL	Unsecured	37.92	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	240.83	NA	NA	0.00	0.00
DAMEN CURRENCY EXCHANGE	Unsecured	429.31	NA	NA	0.00	0.00
DERMATOLOGY PATIENT SERV	Unsecured	49.00	138.30	138.30	138.30	0.00
EAST BAY FUNDING	Unsecured	677.13	682.02	682.02	682.02	0.00
FIRST PREMIER BANK	Unsecured	440.70	448.00	448.00	448.00	0.00
FORD MOTOR CREDIT	Secured	20,000.00	24,891.15	24,891.00	24,891.00	1,808.72
FORD MOTOR CREDIT	Unsecured	3,000.00	0.00	0.15	0.15	0.00
HSBC CARD SERVICES	Unsecured	578.64	NA	NA	0.00	0.00
HSBC ORCHARD BANK	Unsecured	564.50	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	177.10	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	103.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	177.10	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	12.20	NA	NA	0.00	0.00
NFP	Unsecured	70.00	NA	NA	0.00	0.00
NFP	Unsecured	50.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	435.91	NA	NA	0.00	0.00
RAFAEL VAZQUEZ	Unsecured	8,000.00	6,607.37	6,607.37	6,607.37	0.00
RANDALL & RICHARDS	Unsecured	508.00	NA	NA	0.00	0.00
RUSH DERMATOLOGY SERVICE	Unsecured	10.80	NA	NA	0.00	0.00
RUSH DERMATOLOGY SERVICE	Unsecured	44.00	NA	NA	0.00	0.00
RUSH UNIVERSITY	Unsecured	256.00	NA	NA	0.00	0.00
RUSH UNIVERSITY	Unsecured	49.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	18.30	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	119.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUSH UNIVERSITY MEDICAL CTR	Unsecured	119.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CTR	Unsecured	399.11	NA	NA	0.00	0.00
ST MARY OF NAZARETH	Unsecured	320.00	NA	NA	0.00	0.00
UNIVERSITY MEDICAL CENTER	Unsecured	341.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	564.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	22,136.30	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,891.00	\$24,891.00	\$1,808.72
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,891.00	\$24,891.00	\$1,808.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,973.00	\$13,973.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,467.90</u>	
Disbursements to Creditors	<u>\$40,672.72</u>	
TOTAL DISBURSEMENTS :		<u>\$46,140.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.